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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

Dayton, Ohio

Docket No. 8677.00

Application of

MAY 10 2005

**Raymond L. Higgins et al.**

Serial No. 09/930,907

Group Art Unit: 3624

Filed: August 16, 2001

Examiner: **Alain L. Bashore**

For: **ELECTRONIC CHECK PRESENTMENT WITH IMAGE INTERCHANGE  
SYSTEM AND METHOD OF OPERATING AN ELECTRONIC CHECK  
PRESENTMENT WITH IMAGE INTERCHANGE SYSTEM**

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, PO Box 1450, Alexandria VA 22313-1450 on  
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*Shirley Doll*  
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**APPEAL BRIEF**

Sir:

This Appeal Brief is in furtherance of the Notice of Appeal filed in this case on **March 17, 2005**. Three copies of the Appeal Brief are filed herewith. Authorization is given to charge deposit account number 14-0225 for the fee under 37 C.F.R. 1.17 for filing the Appeal Brief.

**(1) REAL PARTY IN INTEREST**

The present application is assigned to NCR Corporation of Maryland.

**(2) RELATED APPEALS AND INTERFERENCES**

None.

**(3) STATUS OF ALL CLAIMS**

The above-identified patent application was filed on August 16, 2001 with claims 1-16. In response to an Office Action mailed on July 7, 2004, claims 11-16 were canceled. In response to a final Office Action mailed on December 21, 2004, claims 2 and 7 were canceled. In response to an Advisory Action mailed on February 28, 2005, a Notice of Appeal was filed on March 17, 2005. Thus, claims 2, 7, and 11-16 canceled, and claims 1, 3-6, and 8-10 stand rejected.

Claims 1, 3-6, and 8-10 are being appealed and are attached as an appendix to this Appeal Brief.

**(4) STATUS OF ALL AMENDMENTS FILED SUBSEQUENT TO FINAL REJECTION**

An Amendment of February 3, 2005 which canceled claims 2 and 7 and amended claims 1 and 6 was filed subsequent to the final rejection of December 21, 2004. The Amendment of February 3, 2005 was entered as per the Advisory Action of February 28, 2005.

**(5) CONCISE SUMMARY OF THE INVENTION**

In an electronic check presentment with image interchange system 10, a number of electronic bundle files 20 (see Fig. 4) is created based upon captured MICR data associated with items (see page 5, lines 21-22; page 6, lines 8-11; and page 6, line 24 to page 7, line 5 of the specification). A first temporary list 40 (see Fig. 8) is created based upon cash letter files 30 (see Fig. 5) and captured image data associated with the items (see page 7, lines 11-26 and page 8, lines 6-19 of the specification). A second temporary list 50 (see Fig. 9) is created

based upon cash letter files and the electronic bundle files (see page 8, line 25 to page 9, line 3 of the specification). A merged list 60 (see Fig. 10) is created based upon the first and second temporary lists (see page 9, lines 6-10 of the specification). An image presentment file 90 (see Fig. 15) in a predefined format structure is created based upon the merged list (see page 10, lines 20-22 of the specification). The image presentment file is in a predefined format structure which is suitable for sending from a sending bank to a receiving bank (see page 10, lines 22-24 of the specification).

A number of advantages result by providing the merged list 60 of Fig. 10 during the process of creating the image presentment file 90 of Fig. 15. One advantage is that a validating process occurs when the merged list 60 of Fig. 10 is created. The validating process occurs when the merged list 60 is created because item data from two sources (i.e., the electronic bundle file 20 of Fig. 4 and the cash letter file 30 of Fig. 5) is compared to ensure that item data is correct and that all items are accounted for. Any discrepancy (e.g., extra or missing items, missing or invalid image pointers, data fields that do not match or have missing data, etc.) which is identified during item data comparison may be researched and resolved. Moreover, the merged list 60 may be used to ensure that image data exists and is available for each item in the merged list. Accordingly, the merged list 60 may be considered as a "validated" file for use in subsequent processing. (for this entire last paragraph, see page 11, line 20 to page 12, line 2 of the specification)

#### **(6) CONCISE STATEMENT OF ALL ISSUES PRESENTED FOR REVIEW**

An issue presented for review is whether each of claims 1, 3-6, and 8-10 is patentable over U.S. Patent No. 5,930,778 to Geer in view of U.S. Patent No. 5,146,548 to Bijmagte and U.S. Patent No. 6,181,837 to Cahill et al. (referred to herein as "Cahill").

#### **(7) GROUPING OF CLAIMS FOR EACH GROUND OF REJECTION WHICH APPLICANT CONTEST**

Claims 1, 3-6, and 8-10 are grouped together.

**(8) THE REJECTION**

Claims 1, 4, 5, 6, 9, and 10 are rejected under 35 U.S.C. §103(a) as being unpatentable over Geer in view of Bijnagte and Cahill.

Claims 3 and 8 are rejected under 35 U.S.C. §103(a) as being unpatentable over Geer in view of Bijnagte and Cahill, and further in view of U.S. Patent No. 6,661,910 to Jones et al. (referred to herein as "Jones").

**(9) APPLICANT'S POSITION**

Applicant would like to respectfully point out that the rejection of each of claims 1, 3-6, and 8-10 of the present application is improper for at least the reasons explained hereinbelow.

First, Applicant would like to respectfully point out that Geer teaches that image data is added to other extracted check data for transmission to a bank (see column 9, lines 1-10 in the specification of Geer). In Geer, it appears that an "image presentment file" is created by simply adding image data to other extracted check data. However, nowhere does Geer disclose or even remotely suggest that an image presentment file is created from a merged list which has been created from a first temporary list and a second temporary list, wherein (i) the first temporary list is created based upon cash letter files and captured image data associated with items, and (ii) the second temporary list is created based upon cash letter files and electronic bundle files which, in turn, are based upon captured MICR data associated with the items.

Second, Applicant notes that the Examiner refers to column 17, lines 15-29 of Bijnagte to reject claims 1, 3-6, and 8-10 of the present application. In this regard, Applicant would like to respectfully point out that Bijnagte merely teaches that an image data file and a text data file are merged. It appears that the Examiner is interpreting "an image data file" in Bijnagte to be "one of two temporary lists" and "a text data file" in Bijnagte to be "the other one of the two temporary lists".


However, Applicant would like to respectfully point out that each of claims 1, 3-6, and 8-10 of the present application recites (i) a first temporary list which is created based upon cash letter files and captured image data associated with items, and (ii) a second temporary list which is created based upon cash letter files and electronic bundle files which, in turn, are based upon captured MICR data associated with the items. It should be apparent that the first temporary list recited in each of claims 1, 3-6, and 8-10 of the present application is not just merely an image data file or a text data file as in Bijnagte. It should also be apparent that the second temporary list recited in each of claims 1, 3-6, and 8-10 of the present application is not just merely an image data file or a text data file as in Bijnagte.

Third, Applicant notes that the Examiner states "It would have been obvious to one with ordinary skill in the art to include creation of first and second temporary lists that are merged to create a merged list for creating an image presentment file because Bijnagte teaches the need of temporary list for merging purposes of data and image files (col 7, lines 17-36)." In this regard, Applicant would like to respectfully point out that Geer discloses a complete and fully operational electronic check presentment with image interchange system in which an image presentment file is sent from a sending bank to a receiving bank (*emphasis of underlining added by Applicant*). Since Geer discloses a complete and fully operational electronic check presentment with image interchange system in which an image presentment file is sent from a sending bank to a receiving bank, there would be no motivation at all for a person skilled in the art to look to teachings of another reference (i.e., Bijnagte in this case) to obtain a feature (i.e., the capability to send an image presentment file from the sending bank to the receiving bank) that Geer already discloses as having. In this regard, Applicant has respectfully requested that the Examiner explain why a person skilled in the art would be motivated to modify Geer to obtain a feature that it already discloses as having. However, the Examiner has provided no explanation.

**(10) CONCLUSION**

In view of the forgoing reasons, it is clear that the rejection of claims 1, 3-6, and 8-10 under 35 U.S.C. Section 103(a) is improper and, therefore, should be withdrawn. It is respectfully requested that the Board reverse the rejection of claims 1, 3-6, and 8-10.

Respectfully submitted,

A handwritten signature in cursive script that reads "Michael Chan". The signature is written in dark ink and is positioned above a horizontal line.

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**(11) APPENDIX**

1. (previously presented): A method of operating an electronic check presentment with image interchange system, the method comprising the steps of:
  - creating a number of electronic bundle files based upon captured MICR data associated with items;
  - processing cash letter files and captured image data associated with the items to create a first temporary list;
  - processing the cash letter files and the electronic bundle files to create a second temporary list;
  - merging the first and second temporary lists to create a merged list for creating an image presentment file; and
  - creating an image presentment file in a predefined format structure suitable for sending from a sending bank to a receiving bank based upon the merged list.
3. (original): A method according to claim 1, further comprising the steps of:
  - storing the captured image data in an image data repository; and
  - retrieving from the image repository any image data which is missing from the merged list.
4. (previously presented): A method according to claim 1, further comprising the steps of:
  - generating indexing data based upon the captured MICR data; and
  - storing the captured MICR data and the generated indexing data in a MICR data repository.

5. (previously presented): A method according to claim 4, further comprising the steps of:

retrieving from the MICR data repository the corresponding MICR data and the corresponding indexing data for each physical bundle of items; and

creating an electronic bundle file based upon the retrieved indexing data and the retrieved MICR data.

6. (previously presented): An electronic check presentment with image interchange system comprising:

means for creating a number of electronic bundle files based upon captured MICR data associated with items;

means for processing cash letter files and captured image data associated with the items to create a first temporary list;

means for processing the cash letter files and the electronic bundle files to create a second temporary list;

means for merging the first and second temporary lists to create a merged list for creating an image presentment file; and

means for creating an image presentment file in a predefined format structure suitable for sending from a sending bank to a receiving bank based upon the merged list.

8. (original): An electronic check presentment with image interchange system according to claim 6, further comprising means for storing the captured image data in an image data repository, and means for retrieving from the image repository any image data which is missing from the merged list.



9. (original): An electronic check presentment with image interchange system according to claim 6, further comprising means for generating indexing data based upon the captured MICR data, and means for storing the captured MICR data and the generated indexing data in a MICR data repository.

10. (original): An electronic check presentment with image interchange system according to claim 9, further comprising means for retrieving from the MICR data repository the corresponding MICR data and the corresponding indexing data for each physical bundle of items, and means for creating an electronic bundle file based upon the retrieved indexing data and the retrieved MICR data.